

From: Robert E. Rutkowski [mailto:r\_e\_rutkowski@att.net]

Sent: Thursday, November 29, 2012 2:13 PM

To: Office of the Director

Subject: The Federal Housing Finance Agency Shouldn't Punish Borrowers for State Foreclosure Timelines

Edward DeMarco, Acting Director  
Federal Housing Finance Agency (FHFA)  
1700 G Street, NW  
4th Floor  
Washington, DC 20552  
Telephone: 202.414.3800  
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Email: Director@FHFA.gov

Re: The Federal Housing Finance Agency Shouldn't Punish Borrowers for State Foreclosure Timelines

Dear Director:

Comments from the CAP Housing Team outline how the agency's plan for state-level guarantee fee pricing is an incorrect solution to elongated foreclosure timelines.

I draw your attention to:

The Federal Housing Finance Agency Shouldn't Punish Borrowers for State Foreclosure Timelines  
<http://www.americanprogress.org/issues/housing/news/2012/11/29/46298/the-federal-housing-finance-agency-shouldnt-punish-borrowers-for-state-foreclosure-timelines/>

I hope you will take the time to review these comments and give it the weight it deserves.

Thank you.

Yours sincerely,  
Robert E. Rutkowski

cc: House Minority Leadership

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